

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
JoAnn J. Perloski
Debtor

Case No. 16-02277-HWV
Chapter 13

District/off: 0314-1
Date Rcvd: Jun 28, 2021

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 11

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 30, 2021:

Recip ID	Recipient Name and Address
db	+ JoAnn J. Perloski, 1468 Timber Brook Drive, Mechanicsburg, PA 17050-9164
4794926	+ KML Law Group PC, Suite 5000 BNY Independence Center, 701 Market Street, Philadelphia, PA 19106-1541
4794930	+ Timothy W. Krader, Sr., 193 Konhaus Road, Mechanicsburg, PA 17050-3127
4794931	Wells Fargo Home Mortgage, 7255 Bay Meadows Way, Des Moines, IA 50306

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: WFFC.COM	Jun 28 2021 22:48:00	Wells Fargo Bank, N.A./Wells Fargo Home Mortgage, MAC X7801-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203
4794924	EDI: CAPITALONE.COM	Jun 28 2021 22:48:00	Capital One Bank USA, 15000 Capital One Drive, Henrico, VA 23238
4811853	EDI: CAPITALONE.COM	Jun 28 2021 22:48:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
4794925	+ EDI: BANKAMER.COM	Jun 28 2021 22:48:00	FIA Cs, P.O. Box 982238, El Paso, TX 79998-2238
4794929	Email/Text: Bankruptcy.Notices@pnc.com	Jun 28 2021 18:41:00	PNC Mortgage, 3232 Nemark Drive, Miamisburg, OH 45342
4844018	Email/Text: Bankruptcy.Notices@pnc.com	Jun 28 2021 18:41:00	PNC Bank, National Association, c/o PNC Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
4840850	EDI: WFFC.COM	Jun 28 2021 22:48:00	WELLS FARGO BANK, N.A., DEFAULT DOCUMENT PROCESSING, MAC# N9286-01Y, 1000 BLUE GENTIAN ROAD, EAGAN,MN, 55121-7700

TOTAL: 7

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
4794927	*+	KML Law Group PC, Suite 5000 BNY Independence Center, 701 Market Street, Philadelphia, PA 19106-1541
4794928	##+	Law Offices of Peter J. Russo, PC, 5006 East Trindle Road, Suite 203, Mechanicsburg, PA 17050-3651

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 30, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 28, 2021 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos (Trustee)	TWeclf@pamd13trustee.com
Joshua I Goldman	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION et al... josh.goldman@padgettlawgroup.com, angelica.reyes@padgettlawgroup.com
Mario J. Hanyon	on behalf of Creditor Wells Fargo Bank N.A. wbefc@brockandscott.com, mario.hanyon@brockandscott.com
Paul Donald Murphy-Ahles	on behalf of Debtor 1 JoAnn J. Perloski pmurphy@dplglaw.com kgreen@dplglaw.com
Paul William Cressman	on behalf of Creditor Wells Fargo Bank N.A. pamb@fedphe.com
Thomas I Puleo	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION et al... tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1 JoAnn J. Perloski
First Name _____ Middle Name _____ Last Name _____
Debtor 2
(Spouse, if filing)
First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court Middle District of Pennsylvania
Case number: 1:16-bk-02277-HWV

Social Security number or ITIN xxx-xx-3820

EIN -----

Social Security number or ITIN -----

EIN -----

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

JoAnn J. Perloski

By the
court:

6/28/21



Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: KarenDavis, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

Form 3180W

Chapter 13 Discharge

page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.